

Top 40 Authorized Companies  
Zero Premium Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,956,298	19.79%	\$1,941,626	\$1,602,045	82.51%	683,488
2	Regence Blue Shield	53902	WA	HCSC	\$1,687,352	17.07%	\$1,664,895	\$1,287,090	77.31%	853,245
3	Group Hlth Cooperative	95672	WA	HMO	\$1,518,437	15.36%	\$1,560,197	\$1,702,138	109.10%	420,668
4	Pacificare of WA Inc	48038	WA	HCSC	\$565,630	5.72%	\$565,630	\$459,702	81.27%	94,207
5	Molina Healthcare of WA Inc	96270	WA	HMO	\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
6	Community Health Plan of WA	47049	WA	HCSC	\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
7	Group Health Options Inc	47055	WA	HCSC	\$338,403	3.42%	\$340,151	\$299,345	88.00%	109,926
8	Washington Dental Service	47341	WA	HCSC	\$323,599	3.27%	\$324,002	\$286,795	88.52%	819,280
9	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$306,656	3.10%	\$306,656	\$289,797	94.50%	82,676
10	KPS Health Plans	53872	WA	HCSC	\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
11	United Healthcare Ins Co	79413	CT	L&D	\$137,037	1.39%	\$137,251	\$102,577	74.74%	
12	LifeWise Health Plan of WA	52633	WA	HCSC	\$119,084	1.20%	\$118,436	\$90,671	76.56%	63,803
13	Aetna Life Ins Co	60054	CT	L&D	\$95,587	0.97%	\$104,424	\$81,436	77.99%	
14	Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,148	0.94%	\$92,828	\$45,398	48.91%	
15	Standard Ins Co	69019	OR	L&D	\$90,590	0.92%	\$92,383	\$67,490	73.05%	
16	Mega Life & Health Ins Co The	97055	OK	L&D	\$77,340	0.78%	\$77,279	\$56,536	73.16%	
17	Asuris Northwest Health	47350	WA	HCSC	\$76,944	0.78%	\$76,511	\$62,894	82.20%	28,901
18	RegenceCare	95648	WA	HMO	\$76,783	0.78%	\$76,795	\$69,188	90.09%	21,221
19	Columbia United Providers Inc	47047	WA	HCSC	\$62,894	0.64%	\$62,894	\$53,511	85.08%	34,898
20	Metropolitan Life Ins Co	65978	NY	L&D	\$60,308	0.61%	\$59,382	\$46,891	78.96%	
21	American Family Life Asr Co Columbus	60380	NE	L&D	\$55,457	0.56%	\$55,426	\$23,935	43.18%	
22	Sterling Life Ins Co	77399	IL	L&D	\$50,497	0.51%	\$50,544	\$37,446	74.09%	
23	Aetna Health Inc	47060	WA	HCSC	\$45,732	0.46%	\$45,732	\$37,305	81.57%	14,161
24	Regence BCBS OR	54933	OR	HCSC	\$41,112	0.42%	\$40,363	\$32,299	80.02%	16,507
25	Pacificare Life Assur Co	84506	CO	L&D	\$40,155	0.41%	\$38,428	\$31,103	80.94%	
26	General Electric Capital Assur Co	70025	DE	L&D	\$39,040	0.40%	\$41,528	\$17,055	41.07%	
27	Symetra Life Ins Co	68608	WA	L&D	\$35,946	0.36%	\$35,545	\$12,266	34.51%	
28	State Farm Mut Auto Ins Co	25178	IL	P&C	\$35,747	0.36%	\$33,480	\$24,017	71.73%	
29	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$31,496	0.32%	\$31,725	\$29,416	92.72%	
30	Bankers Life & Cas Co	61263	IL	L&D	\$29,685	0.30%	\$29,906	\$14,806	49.51%	
31	United Of Omaha Life Ins Co	69868	NE	L&D	\$29,002	0.29%	\$25,751	\$14,793	57.45%	
32	Health Net Life Ins Co	66141	CA	L&D	\$28,892	0.29%	\$29,054	\$23,172	79.75%	
33	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$28,724	0.29%	\$28,660	\$17,995	62.79%	
34	Continental Cas Co	20443	IL	P&C	\$26,591	0.27%	\$18,822	\$22,120	117.52%	
35	Fortis Benefits Ins Co	70408	IA	L&D	\$26,016	0.26%	\$20,541	\$16,983	82.68%	
36	Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,561	0.25%	\$24,959	\$20,174	80.83%	7,607
37	Life Investors Ins Co Of Amer	64130	IA	L&D	\$22,433	0.23%	\$22,190	\$7,526	33.92%	
38	Connecticut General Life Ins Co	62308	CT	L&D	\$22,432	0.23%	\$21,469	\$20,519	95.57%	
39	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,720	0.21%	\$20,437	\$16,130	78.93%	
40	Vision Service Plan	47317	WA	HCSC	\$20,178	0.20%	\$20,178	\$16,231	80.44%	450,927
All 348 Other Companies					\$655,318	6.63%	\$682,491	\$421,978	85.33%	155,007
Totals (Loss Ratio is average)(4)					\$9,883,140	100.00%	\$9,908,911	\$8,294,447	83.71%	4,375,200

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHSC=Limited HCSC, F=Fraternat

(2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington